

Form 185 – ntc13plnafter

UNITED STATES BANKRUPTCY COURT

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 20-17346-MBK  
Chapter: 13  
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Denice M Ogonowski  
aka Denice Salagaj  
Heritage of Clara Barton  
1015 Amboy Avenue, Apt 125  
Edison, NJ 08837

Social Security No.:

xxx-xx-3228

Employer's Tax I.D. No.:

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**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION  
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on August 17, 2020.

On 12/15/2022 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable Michael B. Kaplan on:

Date: January 25, 2023  
Time: 10:00 AM  
Location: Courtroom 8, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608-1507

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secure claim, such holders acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holders acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: December 16, 2022

JAN: gan

Jeanne Naughton  
Clerk

In re:  
Denice M Ogonowski  
Debtor

Case No. 20-17346-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Dec 16, 2022

User: admin  
Form ID: 185

Page 1 of 3  
Total Noticed: 35

The following symbols are used throughout this certificate:

| Symbol | Definition   |
|--------|--|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 18, 2022:

| Recip ID  | Recipient Name and Address  |
|-----------|---|
| db        | + Denice M Ogonowski, Heritage of Clara Barton, 1015 Amboy Avenue, Apt 125, Edison, NJ 08837-2863   |
| sp        | + Donna M. Alkin, Esq., Byrnes O'Hern & Heugle Law Firm, 195 East Bergen Place, Red Bank, NJ 07701-2112                                   |
| r         | + John Keating, BHHS Fox & Roach Realtors, 110 Ave of Two Rivers, Rumson, NJ 07760-1802   |
| r         | + Maryann Callahan, Heritage House Sotheby's Intl Realty, 1020 Highway 35, Middletown, NJ 07748-2604                                      |
| sp        | + Monika Mazurczyk, Esq., The Tomes Law Firm, P.C., 17 Broad Street, Suite 3, Freehold, NJ 07728-1758                                     |
| cr        | + Shadow Lake Village Condominium Association, Inc., c/o Becker & Poliakoff, LLP, 67 East Park Place Suite 800, Morristown, NJ 07960-7125 |
| 518860679 | + Comenity/Visa/WmsSonoma, Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125  |
| 518860681 | + Ellen Goodman c/o Becker & Poliakoff LLP, 1776 On the Green, 67 East Park Place Ste 800, Morristown, NJ 07960-7125                      |
| 518860683 | + JPMC/Chase/Disney, attn: Bankruptcy, PO Box 15298, Wilmington, DE 19850-5298  |
| 518860685 | Mazda Capital Services, POB 901076, Fort Worth, TX 76101-2076   |
| 518860687 | + Shadow Lake Village Condo Assoc, One Loch Arbor Way, Red Bank, NJ 07701-5417  |

TOTAL: 11

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID  | Notice Type: Email Address                         | Date/Time            | Recipient Name and Address   |
|-----------|--|----------------------|--|
| smg       | Email/Text: usanj.njbankr@usdoj.gov                | Dec 16 2022 20:31:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  |
| smg       | + Email/Text: ustpreion03.ne.ecf@usdoj.gov         | Dec 16 2022 20:31:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| 518860673 | + Email/Text: creditcardbkcorrespondence@bofa.com  | Dec 16 2022 20:31:00 | Bank of America, 4909 Savarese Circle, FL1-908-01-50, Tampa, FL 33634-2413   |
| 518860672 | + Email/Text: creditcardbkcorrespondence@bofa.com  | Dec 16 2022 20:31:00 | Bank of America, 4909 Savarese Circle, FL-1-908-01-50, Tampa, FL 33634-2413  |
| 518873074 | + Email/Text: mortgagebkcorrespondence@bofa.com    | Dec 16 2022 20:31:00 | Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  |
| 518860675 | + Email/Text: dylan.succa@commercialacceptance.net | Dec 16 2022 20:31:00 | City of Linden Fire Dept, c/o Commercial Acceptance, 2300 Gettysburg Road, Suite 102, Camp Hill, PA 17011-7303                       |
| 518860676 | + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM       | Dec 16 2022 20:31:00 | Comenity Capital/Davids Bridal, Attn: Bankruptcy Dept, POB 182125, Columbus, OH 43218-2125   |
| 518860677 | Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM         | Dec 16 2022 20:31:00 | Comenity/Avenue, Attn: Bankruptcy, POB ox 182125, Columbus, OH 43218   |
| 518860678 | + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM       | Dec 16 2022 20:31:00 | Comenity/Lane Bryant, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125   |
| 518860680 | + Email/Text: bankruptcy_notifications@ccsusa.com  | Dec 16 2022 20:32:00 | Credit Collection Service, Attn: Bankruptcy, 725 Canton St, Norwood, MA 02062-2679   |
| 518860682 | Email/Text: sbse.cio.bnc.mail@irs.gov              | Dec 16 2022 20:31:00 | IRS, Centralized Insolvency Operation, POB 7346, Philadelphia, PA 19101-7346   |
| 518860684 | + Email/PDF: ais.chase.ebn@aisinfo.com             |                      |  |

District/off: 0312-3

User: admin

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Date Rcvd: Dec 16, 2022

Form ID: 185

Total Noticed: 35

|           |  |                      |  |
|-----------|--|----------------------|--|
|           |  | Dec 16 2022 20:44:08 | JPMCB Card/Chase/United, Attn: Bankruptcy, PO Box 15298, Wilmington, DE 19850-5298   |
| 518860674 | Email/PDF: ais.chase.ebn@aisinfo.com               |                      |  |
|           |  | Dec 16 2022 20:44:08 | Chase Auto Finance, Attn: Bankruptcy, Po Box 901076, Fort Worth, TX 76101  |
| 518873893 | Email/PDF: ais.chase.ebn@aisinfo.com               |                      |  |
|           |  | Dec 16 2022 20:44:17 | JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. Box 29505 AZ1-5757, Phoenix, AZ 85038-9505                               |
| 518876156 | + Email/Text: JPMCBKnotices@nationalbankruptcy.com |                      |  |
|           |  | Dec 16 2022 20:31:00 | JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013 |
| 518920223 | Email/Text: bnc-quantum@quantum3group.com          |                      |  |
|           |  | Dec 16 2022 20:31:00 | Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788  |
| 518860686 | + Email/Text: bankruptcyteam@quickenloans.com      |                      |  |
|           |  | Dec 16 2022 20:31:00 | Quicken Loans, 1050 Woodward Avenue, attn: Bankruptcy, Detroit, MI 48226-3573  |
| 518875870 | + Email/Text: bankruptcyteam@quickenloans.com      |                      |  |
|           |  | Dec 16 2022 20:31:00 | Quicken Loans, LLC, 635 Woodward Avenue, Detroit, MI 48226-3408  |
| 518860688 | + Email/Text: NJTax.BNCnoticeonly@treas.nj.gov     |                      |  |
|           |  | Dec 16 2022 20:31:00 | State of NJ Div of Tax, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245   |
| 518860689 | + Email/Text: NJTax.BNCnoticeonly@treas.nj.gov     |                      |  |
|           |  | Dec 16 2022 20:31:00 | State of NJ Div of Tax, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245   |
| 518861509 | + Email/PDF: gecsed@recoverycorp.com               |                      |  |
|           |  | Dec 16 2022 20:44:30 | Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021   |
| 518860690 | + Email/PDF: gecsed@recoverycorp.com               |                      |  |
|           |  | Dec 16 2022 20:44:30 | Synchrony/Gap, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060  |
| 518860691 | + Email/PDF: ais.wellsfargo.ebn@aisinfo.com        |                      |  |
|           |  | Dec 16 2022 20:44:19 | Wells Fargo Bank, Attn: Bankruptcy, 1 Home Campus, MAC X2303-01A, Des Moines, IA 50328-0001  |
| 518889788 | Email/PDF: ais.wellsfargo.ebn@aisinfo.com          |                      |  |
|           |  | Dec 16 2022 20:44:30 | Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438                                |

TOTAL: 24

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID  | Bypass Reason | Name and Address   |
|-----------|---------------|--|
| 518876158 | *+            | JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013 |

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 18, 2022

Signature: /s/Gustava Winters

District/off: 0312-3

User: admin

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Date Rcvd: Dec 16, 2022

Form ID: 185

Total Noticed: 35

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 16, 2022 at the address(es) listed below:

| Name                 | Email Address   |
|----------------------|---|
| Albert Russo         | docs@russotrustee.com   |
| Denise E. Carlon     | on behalf of Creditor Quicken Loans LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  |
| Denise E. Carlon     | on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com              |
| Ellen Miriam Goodman | on behalf of Creditor Shadow Lake Village Condominium Association Inc. egoodman@beckerlawyers.com   |
| Monika Mazurczyk     | on behalf of Debtor Denice M Ogonowski monikam@tomeslawfirm.com<br>mazurczykmr92561@notify.bestcase.com;ftomes@tomeslawfirm.com;sarahc@tomeslawfirm.com |
| Sindi Mncina         | on behalf of Creditor JPMORGAN CHASE BANK N.A. smncina@raslg.com  |
| U.S. Trustee         | USTPRegion03.NE.ECF@usdoj.gov   |
| TOTAL: 7             |   |